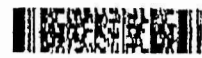


## **EXHIBIT 5**

December 8, 2014

Portfolio Recovery Associates, LLC  
We're giving debt collection a good name.

PRALL1-1206-540834033-03467-2487



Account/Reference No.: 0650

SELLER: U.S. BANK NATIONAL ASSOCIATION

ORIGINAL CREDITOR: U.S. BANK NATIONAL ASSOCIATION

Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.

Balance: \$7,764.23

**Account Transferred to Litigation Department**

Your account has been transferred to the Litigation Department. At this time, no attorney within the Litigation Department has personally reviewed the particular circumstances of your account.

**Portfolio Recovery Associates wants to help you resolve this account and avoid potential legal action!**

Your account qualifies for our settlement program. Here are three options for you to choose from:

Single Payment Settlement	6 Month Payment Plan	12 Month Payment Plan
<ul style="list-style-type: none"> <li>• Save \$2,329.27 off the balance</li> <li>• Pay \$5,434.96</li> </ul>	<ul style="list-style-type: none"> <li>• Save \$1,941.05 off the balance</li> <li>• Pay \$970.53 per month for the next 6 months</li> </ul>	<ul style="list-style-type: none"> <li>• Save \$1,552.79 off the balance</li> <li>• Pay \$517.62 per month for the next 12 months</li> </ul>

**Your first payment must be received in our office no later than 01/05/2015. Your account will be considered "Settled in Full" once we post your final payment.**

**Benefits of settling this account by one of the plans as described above:**

- Your debt on this account will be resolved
- All collection activities on this account will cease
- You will avoid potential legal action
- If our company is reporting this account to the three major credit reporting agencies, we will request that our company's trade line be updated to reflect that this account is now settled.

However, if you do not resolve this account and legal action is taken against you, a judgment may ultimately be obtained and our local attorney may take any action that is legally available in your state to collect this debt to enforce any such judgment against you as permitted by state law.

Please contact our office no later than 01/05/2015 by calling during our business hours to discuss how we can work together to resolve this account. We reserve the right to withdraw or modify this offer at a later date if no payments or payment arrangements are made by 01/05/2015.

**Various Payment Options Available Including:**

Call: ☎	Mail: ✉
Call Toll-Free at 1-866-428-8102 to: <ul style="list-style-type: none"> <li>• Discuss payment arrangements</li> <li>• Authorize automatic withdrawals from your bank account</li> <li>• Complete a debit card payment</li> </ul>	<ul style="list-style-type: none"> <li>• Complete the attached coupon</li> <li>• Make all checks and payments to: PORTFOLIO RECOVERY ASSOCIATES, LLC. P.O. Box 12903 Norfolk VA 23541</li> </ul>

Business Hours: 8 AM to 11 PM Mon. - Thu ; 8 AM to 9 PM Fri. ; 8AM to 5PM Sat., 12PM to 11PM Sun.

*We are not obligated to renew this offer.*

**This communication is from a debt collector and is an attempt to collect a debt.  
Any information obtained will be used for that purpose.**

Notice: See Reverse Side for Important Information

PRAAL-1-1200-34083-833-02467-2467

**MAKE ALL CHECKS PAYABLE TO:** Portfolio Recovery Associates, LLC

**SEND ALL PAYMENTS TO:** Portfolio Recovery Associates, LLC, P.O. Box 12903, Norfolk, VA 23541

**COMPANY ADDRESS:** Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES CORRESPONDENCE ADDRESS:** Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

**DISPUTES DEPARTMENT E-MAIL ADDRESS:** PRA\_Disputes@portfoliorecovery.com

**QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)**

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at [qualityservice@portfoliorecovery.com](mailto:qualityservice@portfoliorecovery.com).

**PRIVACY NOTICE:** We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**NOTICE:** We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

**COLORADO:** Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751.

**MAINE:** Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 11 PM Mon. - Thu.; 8 AM to 9 PM Fri.; 8AM to 5PM Sat., 12PM to 11PM Sun. (EST).

**MASSACHUSETTS:** Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

**NEW YORK CITY:** City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

**NORTH CAROLINA:** Collection Agency Permit No. 4132.

**TENNESSEE:** This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)